In re: George Merkel Laura Ann Merkel Debtors Case No. 15-01918-HWV Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1 User: AutoDocke Page 1 of 2 Date Rcvd: Sep 16, 2020 Form ID: fnldecnd Total Noticed: 37

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Sep 18, 2020.
db/jdb
                                   Laura Ann Merkel,
                                                          62 Allen Drive,
                                                                             Hanover, PA 17331-9374
                +George Merkel,
                +Unifund Corporation, Law Office of Frederic I. Weinberg,
                                                                                    375 E. Elm Street, Suite 210,
cr
                  Conshohocken, PA 19428-1973
4641625
                 ARS Account Resolution, 1801 NW 66th Avenue Ste. 200C,
                                                                                  Fort Lauderdale, FL 33313-4571
4641623
                 American Coradius International LLC,
                                                            2420 Sweet Home Road,
                                                                                       Suite 150,
                  Buffalo, NY 14228-2244
                 Anthony Ryan, Esq., 810 Glen Eagles Ct. # 312,
                                                                          Towson, MD 21286-2237
4641624
                                                    3607 Rosemont Avenue, Camp Hill, PA 17011-6904
4641628
                +Bureau of Account Management,
                +Citibank/Sears, P 0 Box 6282, Sioux Falls, SD 57117-6282
+FORD MOTOR CREDIT COMPANY LLC, C/O MICHAEL J. KLIMA, JR., ESQUIRE,
810 GLEN EAGLES COURT, SUITE 312, BALTIMORE, MD 21286-2237
+Ford Motor Credit, P 0 Box 542000, Omaha, NE 68154-8000
4641631
4693968
4641633
                 Green Tree Servicing LLC, P O Box 6172, Rapid City, SD 57709-6172
4641635
                +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
+Hayt, Hayt & Landau, Meridian Center 1, Two Industrial Way West, Eatontown, NJ 07724-2279
4657966
4641637
               #Herbert A. Thaler, Esq., 201 N. Charles Street # 2302, Baltimore, MD 21201-4197
+Kellv Kimber. Esq., 400 Washington Avenue 2nd Floor, Towson, MD 21204-4606
4641638
4641639
                 M & T Bank, P O Box 5138, Buffalo, NY 14240-5138
4641640
4654970
                +MET-ED A FIRSTENERGY COMPANY,
                                                    FIRSTENERGY,
                                                                    331 NEWMAN SPRINGS RD,
                                                                                                BUILDING 3,
                  RED BANK, NJ 07701-5688
                 Met-Ed, P O Box 3687,
                                              Akron, OH 44309-3687
4641641
                +Unifund, 10625 Techwoods Circle, Cincinnati, OH 45242-2846
+Unifund Corporation, assignee of Citibank South Da, 10625 Techwoods Circle,
4641646
4647025
                  Cincinnati, OH 45242-2846
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. cr +E-mail/Text: bkmailbayview@bayviewloanservicing.com Sep 16 2020 19:23:23
                  Bayview Loan Servicing LLC,
                                                    4425 Ponce De Leon Blvd. 5th Floor,
                  Coral Gables, FL 33146-1873
4646981
                +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Sep 16 2020 19:23:10
                  AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,
                 Arlington, TX 76096-3853
E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Sep 16 2020 19:23:17
4641626
                                                                                             Asset Acceptance.
                  P O Box 2036,
                                  Warren, MI 48090-2036
4976217
                 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Sep 16 2020 19:23:23
                  Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,
                                                     Bayview Loan Servicing, LLC,
                   Coral Gables, Florida 33146,
                   4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
4976216
                 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Sep 16 2020 19:23:23
                                                    4425 Ponce De Leon Blvd. 5th Floor,
                  Bayview Loan Servicing, LLC,
                  Coral Gables, Florida 33146-1873
4641627
                 +E-mail/Text: EBN_IndianapolisIMC@receivemorermp.com Sep 16 2020 19:23:29
                  Berks Credit & Collections, 900 Corporate Drive, Reading, PA 19605-3340
4641629
                 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 16 2020 19:27:59
                                                                                                     Capital One Bank USA,
                  P O Box 30281,
                                     Salt Lake City, UT 84130-0281
                +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 16 2020 19:23:12
4641632
                  Fashion Bug/Spirit of America, 1103 Allen Drive, Milford, OH 45150-8763
                 +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Sep 16 2020 19:23:10
4641634
                                                                                                 GM Financial,
                  P O Box 183834, Arlington, TX 76096-3834
4641636
                +E-mail/Text: bankruptcy.notices@hdfsi.com Sep 16 2020 19:23:26
                                                                                           Harley Davidson Credit,
                  P O Box 21829, Carson City, NV 89721-1829
                 E-mail/PDF: ais.chase.ebn@americaninfosource.com Sep 16 2020 19:28:20
4641630
                                                                                                    Chase.
                  P O Box 24696,
                                    Columbus, OH 43224
                 E-mail/PDF: ais.chase.ebn@americaninfosource.com Sep 16 2020 19:28:20
4718548
                   JPMorgan Chase Bank, N.A., 3415 Vision Drive,
                                                                         OH4-7142,
                                                                                       Columbus, OH 43219
4825168
                 E-mail/PDF: ais.chase.ebn@americaninfosource.com Sep 16 2020 19:28:44
                   JPMorgan Chase Bank, National Association, Chase Records Center,
                                                                                              Attn: Correspondence Mail,
                  Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
4641644
                +E-mail/Text: bankruptcydepartment@tsico.com Sep 16 2020 19:23:27
                                                                                              NCO Fin/99, PO Box 15636,
                  Wilmington, DE 19850-5636
4641645
                +E-mail/Text: bankruptcydepartment@tsico.com Sep 16 2020 19:23:27
                                                                                              NCO Financial Services/99,
                  P O Box 15636, Wilmington, DE 19850-5636
                 +E-mail/Text: Bankruptcies@nragroup.com Sep 16 2020 19:23:29
4641642
                                                                                       National Recovery Agency,
                 2491 Paxton Street, Harrisburg, PA 17111-1036
E-mail/Text: bkrpt21@maxprofitsys.com Sep 16 2020 19:23:18
4641647
                                                                                       Valley Credit Service,
                  P O Box 1070, Hagerstown, MD 21741
4641648
                 E-mail/Text: kcm@yatb.com Sep 16 2020 19:23:05
                                                                         York Adams Tax Bureau, 1405 N. Duke Street,
                                    York, PA 17405-0156
                  P O Box 15627,
                                                                                                      TOTAL: 18
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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

+AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, cr*

Arlington, TX 76096-3853

4641643* +National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 18, 2020 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 16, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com Charles J DeHart, III (Trustee) Twecf@r James Warmbrodt on behalf of Creditor JPMorgan Chase Bank, National Association bkgroup@kmllawgroup.com Joel M Flink on behalf of Creditor Unifund Corporation flinkj@gordonweinberg.com Joshua I Goldman on behalf of Creditor JPMorgan Chase Bank, National Association josh.goldman@padgettlawgroup.com, kevin.shatley@padgettlawgroup.com Larry W. Wolf on behalf of Debtor 1 George Merkel ephillips@larrywwolf.com
Larry W. Wolf on behalf of Debtor 2 Laura Ann Merkel ephillips@larrywwolf.c on behalf of Debtor 2 Laura Ann Merkel ephillips@larrywwolf.com Steven P. Kelly on behalf of Creditor Bayview Loan Servicing LLC skelly@sterneisenberg.com, bkecf@sterneisenberg.com Thomas I Puleo on behalf of Creditor JPMorgan Chase Bank, National Association

tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com

United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 9

UNITED STATES BANKRUPTCY COURT

MIDDLE DISTRICT OF PENNSYLVANIA

In re:

George Merkel, Chapter 13

Debtor 1

Case No. 1:15-bk-01918-HWV

Laura Ann Merkel, fka Laura A. Foy,

Debtor 2

Social Security No.:

xxx-xx-5777 xxx-xx-4689

Employer's Tax I.D. No.:

FINAL DECREE

The estate of the above named debtor(s) has been fully administered and the deposit required by the plan has been distributed.

IT IS ORDERED THAT:

Charles J DeHart, III (Trustee)

is discharged as trustee of the estate of the above named debtor(s); the case is closed without a discharge having been issued for **George Merkel and Laura Ann Merkel** in accordance with §1328 of the Bankruptcy Code.

Dated: September 16, 2020 By the Court,

Honorable Henry W. Van Eck Chief Bankruptcy Judge

By: RyanEshelman, Deputy Clerk

fnldec (05/18)